

**Information to identify the case:**

Debtor 1	<u>Jesus Cartagena</u>	Social Security number or ITIN	xxx-xx-2344
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-19793-JKS		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jesus Cartagena

2/7/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jesus Cartagena  
Debtor

Case No. 18-19793-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Feb 07, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2024:

Recip ID	Recipient Name and Address
db	+ Jesus Cartagena, 24 King Pl, Belleville, NJ 07109-1654
cr	+ Cenlar FSB as servicer for AmeriHome Mortgage Comp, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+ Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517529340	+ AMERIHOM MTG CO, LLC, 21300 VICTORY BLVD STE 2, WOODLAND HILLS, CA 91367-2525
517529345	+ Adriana Cartagena, 24 King Place, Belleville, NJ 07109-1654
517657556	+ Cenlar FSB as servicer for AmeriHome Mortgage Comp, 425 Phillips Blvd., Ewing, NJ 08618-1430
517529350	+ FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517529359	+ MERCEDES BENZ FINANCIA, 36455 CORPORATE DR, FARMINGTON HILLS, MI 48331-3552
517570086	+ NJCLASS, NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
517529361	+ STATE OF NJ STUDENT AS, 4 QUAKERBRIDGE PLZ, TRENTON, NJ 08619-1241
517531020	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517851676	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
519972971	+ U.S. Department of Education, c/o Fedloan Servicing, PO Box 790234, St. Louis, MO 63179-0234

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 07 2024 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Feb 07 2024 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517529341	+ EDI: CITICORP	Feb 08 2024 01:37:00	BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517529342	+ EDI: BANKAMER	Feb 08 2024 01:37:00	BK OF AMER, PO BOX 982238, EL PASO, TX 79998-2238
517539665	Email/Text: notices@bkservicing.com	Feb 07 2024 20:51:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517638181	+ EDI: BANKAMER2	Feb 08 2024 01:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517529343	+ EDI: CAPITALONE.COM	Feb 08 2024 01:37:00	CAP1/BSTBY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517529344	EDI: CAPITALONE.COM	Feb 08 2024 01:37:00	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
517529348	+ EDI: CITICORP	Feb 08 2024 01:37:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517638764	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 20:55:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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517529349	EDI: CITICORP	Feb 08 2024 01:37:00	DSNB MACYS, PO BOX 8218, MASON, OH 45040
517611121	EDI: CITICORP	Feb 08 2024 01:37:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517984662	EDI: Q3G.COM	Feb 08 2024 01:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517529356	Email/Text: collecadminbankruptcy@fnni.com	Feb 07 2024 20:51:00	FNB OMAHA, PO BOX 3412, OMAHA, NE 68103
517541438	Email/Text: collecadminbankruptcy@fnni.com	Feb 07 2024 20:51:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517529355	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Feb 07 2024 20:50:00	FIRST NATL BK OF PA, 1 FNB BLVD, HERMITAGE, PA 16148-3363
517529347	EDI: JPMORGANCHASE	Feb 08 2024 01:37:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517529357	+ EDI: PHINGENESIS	Feb 08 2024 01:37:00	KAY JEWELERS/GENESIS, 15220 NW GREENBRIER, STE, BEAVERTON, OR 97006-5744
517529358	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 07 2024 20:50:00	KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
517649328	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 20:55:51	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517861616	+ EDI: AISMIDFIRST	Feb 08 2024 01:37:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517861615	+ EDI: AISMIDFIRST	Feb 08 2024 01:37:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517640030	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 07 2024 20:51:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
517653126	EDI: PRA.COM	Feb 08 2024 01:37:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517529360	+ EDI: SYNC	Feb 08 2024 01:37:00	PayPal credit, P.O Box 105658, Atlanta, GA 30348-5658
517612437	EDI: Q3G.COM	Feb 08 2024 01:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517529362	+ EDI: SYNC	Feb 08 2024 01:37:00	SYNCB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005
517529363	+ EDI: SYNC	Feb 08 2024 01:37:00	SYNCB/TOYSRUSDC, PO BOX 965005, ORLANDO, FL 32896-5005
517529364	+ EDI: CITICORP	Feb 08 2024 01:37:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517529365	+ Email/Text: edbknotices@ecmc.org	Feb 07 2024 20:51:00	U S DEPT OF ED, 2505 S FINLEY RS STE100, LOMBARD, IL 60148-4867
517822327	Email/Text: EDBKNotices@ecmc.org	Feb 07 2024 20:50:00	US Department of Education, P O Box 16448, St Paul, MN 55116-0448
517653476	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 20:55:44	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

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TOTAL: 32

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	BK SERVICING LLC, PO BOX 131265, ROSEVILLE MN 55113-0011, address filed with court., Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
517529346	*+	Adriana Cartagena, 24 King Place, Belleville, NJ 07109-1654
517529351	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517529352	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517529353	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517529354	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Cenlar FSB as servicer for AmeriHome Mortgage Company LLC cmecf@sternlav.com
Jordan Seth Blask	on behalf of Creditor First National Bank of Pennsylvania jblask@fbtlaw.com rmccartney@fbtlaw.com
Kevin Gordon McDonald	on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Jesus Cartagena ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8